



Order Filed on February 8,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

47917

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In Re:

GAIL E. JOYIENS-SALAM

Case No.: 17-20107

Adv. No.:

Hearing Date: 1-9-19

Judge: SLM

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: February 8, 2019

Stacey L. Meisel
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Gail E. Joyiens-Salam

17-20107(SLM)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances
Page 2

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of David Beslow, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2014 Chevrolet Cruze bearing vehicle identification number 1C4BJWEG8DL629072 (hereinafter the "vehicle").
2. **Curing arrears:** The debtor has paid \$550 to Santander. To cure arrears and come current through November 24, 2018, the debtor shall make an immediate payment to Santander of \$538.17. If the debtor fails to make that payment by 1-23-19, Santander shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 24th day of each month, commencing with the 12-24-18 payment. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor and his attorney.
5. The debtor shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.